

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ROGELIO RAMIREZ
KRISTIE RAMIREZ
Debtor(s)

Case No. 09-35144

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/23/2009.
- 2) The plan was confirmed on 03/08/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/08/2010, 12/03/2013, 01/14/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/27/2014.
- 6) Number of months from filing to last payment: 52.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$70,885.00.
- 10) Amount of unsecured claims discharged without payment: \$63,031.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$222,280.82
Less amount refunded to debtor \$251.04

NET RECEIPTS: \$222,029.78

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$11,573.56
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$15,073.56

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	10,460.00	10,460.70	10,460.70	10,460.70	0.00
ARROW FINANCIAL	Unsecured	3,138.00	NA	NA	0.00	0.00
BLUEGREEN CORP	Unsecured	9,036.00	NA	NA	0.00	0.00
BLUEGREEN CORP	Secured	NA	8,945.42	0.00	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,790.00	2,808.31	2,808.31	2,808.31	0.00
CAPITAL ONE BANK USA	Unsecured	974.00	1,000.07	1,000.07	1,000.07	0.00
CARMAX AUTO FINANCE	Secured	6,500.00	9,494.04	6,500.00	6,500.00	534.30
CARMAX AUTO FINANCE	Unsecured	2,763.00	0.00	2,994.04	2,994.04	0.00
CCS FIRST SAVINGS BANK	Unsecured	283.00	NA	NA	0.00	0.00
CHASE MANHATTAN MORTGAGE CO	Unsecured	36,766.00	NA	NA	0.00	0.00
CHASE MANHATTAN MORTGAGE CO	Secured	NA	4,215.54	4,690.54	4,690.54	0.00
CHASE MANHATTAN MORTGAGE CO	Secured	189,000.00	226,972.57	135,044.03	135,044.03	0.00
CITIFINANCIAL	Unsecured	8,779.00	9,819.55	9,819.55	9,819.55	0.00
CITIFINANCIAL	Unsecured	8,990.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	1,130.00	NA	NA	0.00	0.00
DEPT STORES NATL BK BLOOMING	Unsecured	143.00	136.23	136.23	136.23	0.00
DEPT STORES NATL BK/MACYS	Unsecured	82.00	74.20	74.20	74.20	0.00
EAST BAY FUNDING	Unsecured	477.00	477.42	477.42	477.42	0.00
ILLINOIS COLLECTIONS SERVICE	Unsecured	62.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	352.00	3,107.88	3,107.88	3,107.88	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	37.55	37.55	37.55	0.00
KAY JEWELERS	Secured	NA	713.74	713.74	713.74	0.00
KAY JEWELERS	Unsecured	713.00	NA	NA	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	128.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	1,237.00	1,267.50	1,267.50	1,267.50	0.00
MAZDA AMERICAN CREDIT	Unsecured	3,299.00	191.71	191.71	191.71	0.00
MAZDA AMERICAN CREDIT	Secured	13,000.00	16,299.00	16,299.00	16,299.00	1,602.02
NICOR GAS	Unsecured	68.00	NA	NA	0.00	0.00
NORDSTROM FSB	Unsecured	675.00	727.19	727.19	727.19	0.00
PENTAGROUP	Unsecured	412.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	729.00	787.93	787.93	787.93	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MANAGEMENT	Unsecured	1,921.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,543.00	1,675.40	1,675.40	1,675.40	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	5,138.00	5,138.86	5,138.86	5,138.86	0.00
PREMIER BANK CARD	Unsecured	468.00	468.38	468.38	468.38	0.00
PREMIER BANK CARD	Unsecured	399.00	399.67	399.67	399.67	0.00
US DEPT OF EDUCATION	Unsecured	109,563.00	177,106.20	0.00	0.00	0.00
US DEPT OF EDUCATION	Unsecured	31,851.00	32,558.99	0.00	0.00	0.00
WFNNB SPEIGAL	Unsecured	264.00	NA	NA	0.00	0.00
WFNNB/NEWPORT NEWS	Unsecured	120.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$135,044.03	\$135,044.03	\$0.00
Mortgage Arrearage	\$4,690.54	\$4,690.54	\$0.00
Debt Secured by Vehicle	\$22,799.00	\$22,799.00	\$2,136.32
All Other Secured	\$713.74	\$713.74	\$0.00
TOTAL SECURED:	\$163,247.31	\$163,247.31	\$2,136.32
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,107.88	\$3,107.88	\$0.00
TOTAL PRIORITY:	\$3,107.88	\$3,107.88	\$0.00
GENERAL UNSECURED PAYMENTS:	\$38,464.71	\$38,464.71	\$0.00

Disbursements:	
Expenses of Administration	<u>\$15,073.56</u>
Disbursements to Creditors	<u>\$206,956.22</u>
TOTAL DISBURSEMENTS :	<u>\$222,029.78</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/02/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.